

**Amendments to the Specification:**

Please replace the paragraph beginning on page 3, line 18 with the paragraph below to correct the misspelling on page 3, line 19:

Although the above-identified check fraud security systems have been somewhat effective in deterring check fraud, they suffer from a multiplicity of[f] drawbacks. For example, these systems are generally very slow such that a check usually takes several days to clear. In addition, most existing check fraud systems are too expensive for small companies.